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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATTORNEY DOCKET NO. 049788-0102

Applicants: Bruce BENT et al.
Title: SYSTEMS AND METHODS FOR PROVIDING LOAN
MANAGEMENT FROM CASH OR DEFERRED INCOME
ARRANGEMENTS
Patent. No.: 7,302,413
Issue Date: 11/27/2007
Examiner: Harish T. Dass
Art Unit: 3693
Confirmation Number: 7722

Certificate
DEC 28 2007
of Correction

REQUEST FOR CERTIFICATE OF CORRECTION
PURSUANT TO 37 C.F.R. § 1.323

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed, in duplicate, is a Certificate of Correction, Form PTO-SB/44, for United States Patent Number 7,302,413 issued November 27, 2007.

Applicants submit that the noted errors do not constitute new matter, and correction thereof would not require reexamination.

Pursuant to 37 C.F.R. §1.323, Applicants request that the enclosed Certificate of Correction be approved.

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Since at least one of the noted errors is not the fault of the Patent Office, a credit card payment form is enclosed in payment of the required fee of \$100.00. The Commissioner is hereby authorized to charge any additional fees which may be required for this Request, to Deposit Account No. 19-0741.

Respectfully submitted,

December 21, 2007

Date

FOLEY & LARDNER LLP

Customer Number: 22428

Telephone: (202) 672-5485

Facsimile: (202) 672-5399



William T. Ellis

Attorney for Applicant

Registration No. 26,874

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**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**

PATENT NO. : 7,302,413
APPLICATION NO. : 10/092,279
DATED OF PATENT : 11/27/2007
INVENTOR(S) : Bruce BENT; Bruce BENT II; Mark VERNAGLIA

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

ON THE FRONT OF PATENT:

(73) Assignee: Delete "Reserve Management Corporation" and replace it with
--Reserve Solutions, Inc.--.

MAILING ADDRESS OF SENDER (Please do not use customer number below):

Washington Harbour
3000 K Street NW, Suite 500
Washington, D.C. 20007-5143

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer,

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